Government of Saskatchewan

Annual Report 1989-90

91-04473/

Saskatchewan Consumer and Commercial Affairs

Table of Contents

Letters of Transmittal 2

Department Mission 3

Organization Chart 4

Acts Administered by Saskatchewan Consumer and Commercial Affairs 5

Administrative and Human Resources Branch 7

Corporations Branch 9

Education and Marketplace Relations Branch 12

Film Classification Board 18

Licensing and Investigation Branch 20

Policy and Legislative Services Branch 23

Regional Office 24

Auditor's Report: Agricultural Implements Board, Financial Statements 25

Letters of Transmittal

June 22, 1990

To Her Honour,
The Honourable Sylvia Fedoruk,
Lieutenant-Governor of the Province of Saskatchewan

Madam:

I have the honour to submit herewith the Tenth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1990.

Respectfully submitted,

Jack Klein,
Minister, Saskatchewan Consumer and Commercial Affairs

June 22, 1990

To The Honourable Jack Klein
Minister, Saskatchewan Consumer and Commercial Affairs

Sir:

I have the honour to present the Tenth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1990.

During the past year, the Department has continued to strive towards maintaining a marketplace which serves consumers and businesses fairly. In a continuing effort to provide better consumer protection, Saskatchewan led national discussions which resulted in a new mandatory consumer compensation plan in the event a life insurance company should fail. A similar plan was set up in 1988 to protect consumers who purchase property or casualty insurance.

In December, a new Act respecting co-operatives operating in Saskatchewan was passed. **The Co-operatives Act, 1989** updates the legislation to reflect marketplace changes and provides co-operatives with more options and greater flexibility. Amendments to **The Credit Union Act** were also passed. The amendments were designed to help credit unions to compete effectively in the changing financial marketplace.

Invitations to speak at National Conferences in Winnipeg, Montreal and Detroit indicate the national and international recognition the Department is gaining for leadership and excellence in the area of consumer education.

The Department has continued to develop education and information materials for consumers of all ages in the province. For example, the introduction of **Money: Financial Planning For Retirement; Teaching: Living Skills and Dollar Bills**, a bimonthly activities guide for teachers; **The English Times**, a newspaper for adults who are improving their reading skills and the New Home Warranty Program brochure have met with resounding success. Evidence of the quality of material produced is witnessed by the fact that Alberta Consumer and Corporate Affairs requested permission to reprint 100,000 copies of the consumer education magazine entitled **Street Cents: Marketplace Know How for Young People** developed by the Department.

Many citizens participated in education seminars through the innovative Consumer Education Community Program which has now reached nearly 28,000 people. As well, over 422,000 Department-produced education and information materials were distributed. Our programs continue to be dedicated to the prevention of problems in the marketplace.

Leading by example, the Department instituted a waste white paper recycling project. A challenge was issued to other government departments, federal, provincial and municipal, to start paper recycling projects.

Respectfully submitted,

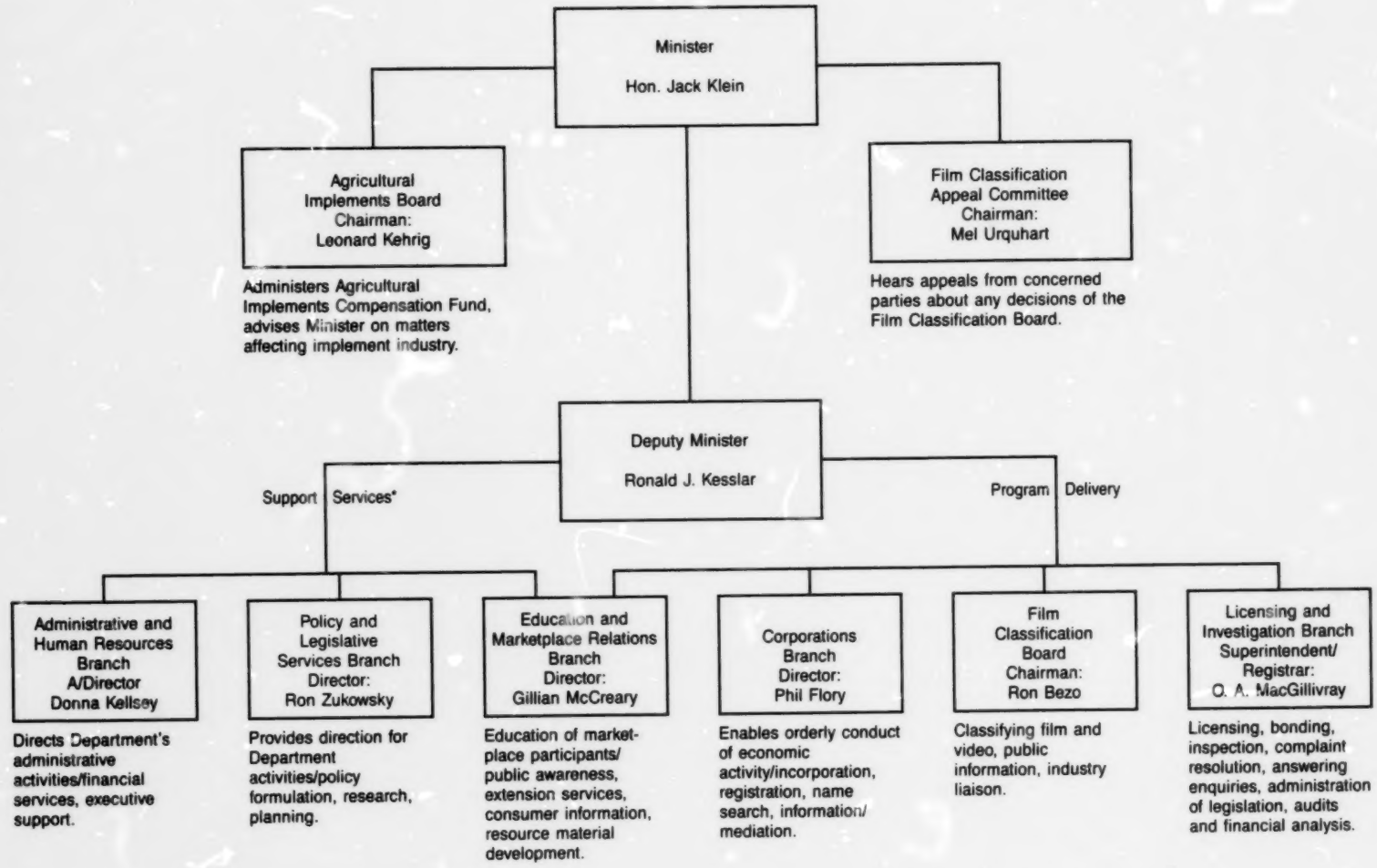
Ron Kesslar,
Deputy Minister, Saskatchewan Consumer and Commercial Affairs

Department Mission:

"Building consumer and business integrity and confidence."

Department Goals:

- To promote and enhance consumer and business knowledge and skills to ensure an effective and efficient marketplace.
- To promote fairness and responsibility in business and consumer activities.
- To enhance the economic growth and general well-being of the province by creating and maintaining a legal framework within which business, non-profit and co-operative enterprises can operate.
- To provide excellent service to our clients through the optimum use of our resources.


Minister
Hon. Jack Klein
Agricultural Implements Board
Chairman:
Leonard Kehrig
Administers Agricultural Implements Compensation Fund, advises Minister on matters affecting implement industry.
Film Classification Appeal Committee
Chairman:
Mel Urquhart
Hears appeals from concerned parties about any decisions of the Film Classification Board.
Deputy Minister
Ronald J. Kesslar
Support Services*
Program Delivery
Administrative and Human Resources Branch
A/Director
Donna Kellsey
Directs Department's administrative activities/financial services, executive support.
Policy and Legislative Services Branch
Director:
Ron Zukowsky
Provides direction for Department activities/policy formulation, research, planning.
Education and Marketplace Relations Branch
Director:
Gillian McCreary
Education of marketplace participants/ public awareness, extension services, consumer information, resource material development.
Corporations Branch
Director:
Phil Flory
Enables orderly conduct of economic activity/incorporation, registration, name search, information/ mediation.
Film Classification Board
Chairman:
Ron Bezo
Classifying film and video, public information, industry liaison.
Licensing and Investigation Branch
Superintendent/ Registrar:
O. A. MacGillivray
Licensing, bonding, inspection, complaint resolution, answering enquiries, administration of legislation, audits and financial analysis.

* Support Services are also provided to: Agricultural Implements Board
Film Classification Appeal Committee
Saskatchewan Gaming Commission

Acts Administered by Saskatchewan Consumer and Commercial Affairs, 1989-90

The Agricultural Implements Act
The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Consumer and Commercial Affairs Act
The Consumer Products Warranties Act
The Co-operatives Act, 1989 (except Part XIX)
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985 (except Part XVIII)
The Direct Sellers Act
The Family Farm Credit Act
The Film and Video Classification Act
The Guarantee Companies Securities Act
The Home Owners' Protection Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

Acts Administered in Part by or Establishing a Function for the Department, 1989-90

*The Accredited Public Accountants Act, s.39-42, 45

*The Agrologists Act, s.38, 40-46

*The Architects Act, s.41, 44-46

*The Association of School Business Officials of Saskatchewan Act, s.31-33

*The Canadian Institute of Management (Saskatchewan Division) Act, s.16

*The Certified General Accountants Act, s.40-43

*The Certified Nursing Assistants Act, s.15, 39, 40

*The Chartered Accountants Act, 1986, s.36, 39-40

*The Chiropody Profession Act, s.36, 39-42

*The Chiropractic Act, s.27-30

*The Community Planning Profession Act, s.51, 54-56

*The Dental Profession Act, 1978, s.60, 62-64

*The Dental Technicians Act, s.14, 17-19

*The Dental Therapists Act, s.34, 35, 37

*The Denturists Act, s.36, 38, 40, 41

*The Engineering Profession Act, s.60, 61, 64-66

* **The Home Energy Loan Act

*The League of Educational Administrators, Directors and Superintendents Act, s.36, 41

*The Legal Profession Act, s.98, 101, 103

* * *The Libel and Slander Act, s.18, 21-24

*The Management Accountants Act, s.35, 38-41

*The Medical Profession Act, 1981, s.87, 88, 92-94

*The Medical Radiation Technologists Act, s.29-32

*The Naturopathy Act, s.20

*The Opthalmic Dispensers Act, s.36, 38, 40-41

*The Optometry Act, s.48, 51-53

*The Osteopathic Practice Act, s.21, 24-27

*The Pharmacy Act, s.113, 115, 118-120

*The Physical Therapists Act, s.20

*The Professional Dietitians Act, s.12, 15-17

*The Psychiatric Nurses Act, s.22, 25, 27, 28

*The Registered Music Teachers Act, s.13, 16-19

*The Registered Nurses Act, 1988, s.16, 44, 45

*The Registered Occupational Therapists Act, s.24, 27-29

*The Registered Psychologists Act, s.18, 21-23

*The Registered Social Workers Act, s.22, 25

*The Rural Municipal Administrators Act, s.28, 31-33

*The Saskatchewan Embalmers Act, s.51, 54-56

*The Saskatchewan Land Surveyors Act, s.60, 63-65

*The Teachers' Federation Act, s.32, 49-50

*The Urban Municipal Administrators Act, s.36, 39-41

*The Veterinarians Act, s.21, 22, 25-27

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.

* * The Registrar under the Act is from the Department of Consumer and Commercial Affairs.

* * * The Department receives annual returns of newspaper titles, proprietors, editors and publishers.

Administrative and Human Resources Branch

The Administrative and Human Resources Branch directs and controls the Department's administrative activities, co-ordinates staff training and provides support services to other Branches, Boards and Commissions within the Department.

During the year under review, an Informatics Unit was established within the Branch. The unit is responsible for systems acquisitions, enhancements, support and training.

Personnel

The Branch is responsible for providing expertise and assistance in staffing, classification as well as liaison with payroll and handling and processing of all personnel-related documentation.

The Branch is also responsible for implementing and monitoring an Employment Fairness program. During the year under review, several initiatives promoting secondments, job exchanges, special projects and staff development were implemented.

Financial

The Branch assists the Department in the management and accounting of its revenues and expenditures.

It is responsible for authorizing and making payments out of the Department's appropriation in accordance with established financial policy, budgetary restrictions and legislative authority. All expenditure requests are reviewed to ensure adequate funds exist in the appropriation and are then processed for payment. The Branch also maintains records of the Department's expenditures and revenues and provides forecasts to the Department of Finance on these activities.

In addition, the Branch is responsible for developing and improving the Department's financial and accounting procedures. The Branch reviews the Provincial Auditor's reports and ensures that action is taken on any problem areas.

Grants to the Consumers' Association of Canada, Cemetery Companies in Default and the Saskatchewan Gaming Commission are administered by this Branch.

The Branch administers and prepares financial statements on the Agricultural Implements Compensation Fund.

The Branch also manages and administers two commercial cemeteries. During the year under review the sale of a third commercial cemetery was negotiated and finalized.

Assistance and co-ordination are provided in the preparation of the Department's annual budget and estimates. In addition, the Branch is responsible for preparing replies to Questions and Returns during the Legislative Sessions.

Support Services

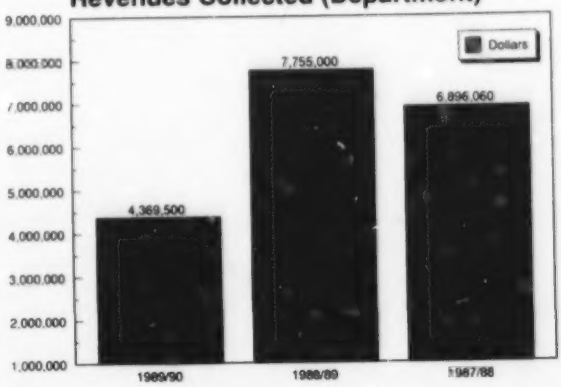
The support services managed by the Branch and provided to the Department are: procurement and maintenance of equipment, furniture, supplies and vehicles; mail and telephone services, co-ordination of parking and space requirements.

Revenues Collected

	1989-90	1988-89	1987-88
Administrative and Human Resources	2,100	2,300	4,700
Licensing and Investigation	620,600	562,100	798,610
Education and Marketplace Relations	1,200	1,100	400
Film Classification Board	43,300	47,100	28,000
Corporations	3,702,300	3,593,200	2,895,440
Saskatchewan Gaming Commission	—	3,549,200	3,168,910
	$4,369,500	$7,755,000	$6,896,060

During the year in review, the Branch also processed 1,719 revenue refunds totalling $134,230.

Revenues Collected (Department)



Expenditures Processed

	1989-90	1988-89	1987-88
Amounts	$5,183,700	$5,573,760	$5,435,290

Comparisons of "Actuals" to Estimated Expenditures (in thousands)

Program	1989-90 Estimates	1989-90 Actuals	Over (Under) Variance	%	Explanation
Administrative and Human Resources	$ 799.2	$ 811.6	$ 12.4	2	
Policy and Legislative Services	169.9	182.1	12.2	7	1
Education and Marketplace Relations	689.2	717.4	28.2	4	
Licensing and Investigation	1,479.2	1,566.8	87.6	6	2
Film Classification Board	77.3	80.6	3.3	4	
Corporations	956.6	984.6	28.0	3	
Grant - C.A.C.	10.0	10.0	—	—	
Grant - Cemeteries in Default	25.0	172.0	147.0	588	3
Property Management Corporation	675.3	658.6	(16.7)	(2)	
Executive Council — Statutory	—	—	—	—	
Department Totals	4,881.7	5,183.7	302	6	

Expenditures Processed — Explanation of Differences of 5% or More

1. & 2. Increased salary costs.

3. Increased funding required to bring Trust Funds up to date to accommodate sale of Resthaven Memorial Gardens, Moose Jaw.

Corporations Branch

The Branch administers the following legislation:

The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Co-operatives Act, 1989
The Credit Union Act, 1985
The Family Farm Credit Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act

The Corporations Branch incorporates Saskatchewan-based business and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers the business names under which sole proprietorships and partnerships operate.

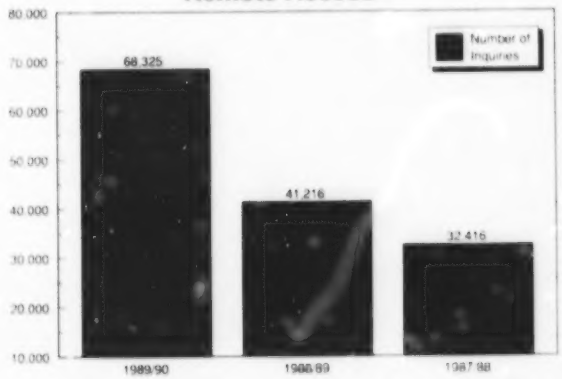
In addition, the Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace and protects goodwill and reputations that have been built up by particular names.

The Branch maintains up-to-date information on business and non-profit corporations and unincorporated business entities. This information can be obtained by the public upon request — in person, by telephone or by mail and by remote access to the corporate database. Remote access to the information is available to anyone who has a personal computer, modem and telecommunications package. Using the remote access method provides clients with the information at their finger tips for a moderate charge.

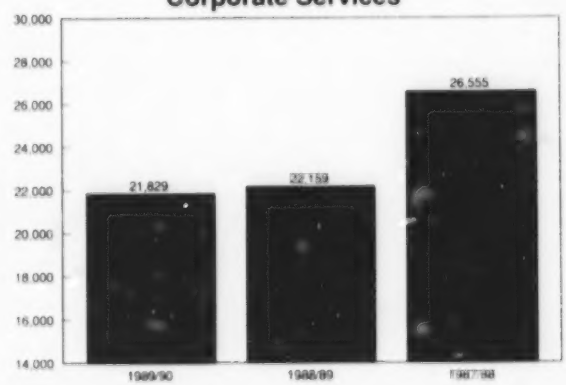
Lists of the membership and bylaws of 40 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

A registry of co-operatives and credit unions incorporated or registered in Saskatchewan is maintained by the Branch.

Remote Access



Corporate Services

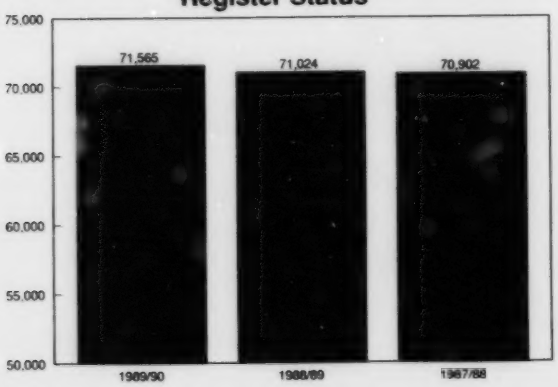


Statistical Summary

Branch Services	1989-90	1988-89	1987-88
Corporate Services:			
New Business Corporations Incorporated and Registered	3,352	3,212	4,122
New Co-operatives Incorporated and Registered	101	46	60
New Non-profit Corporations Incorporated and Registered	400	572	413
New Business Names Registered	4,658	4,312	4,997
Name Availability Searches	13,318	14,017	16,963
Totals	**21,829**	**22,159**	**26,555**

Register Status	March 31, 1990	March 31, 1989	March 31, 1988
Saskatchewan Corporations on Register	30,461	30,667	31,190
Extra-Provincial Corporations on Register	7,074	7,172	6,938
Total Corporations on Register	**37,535**	**37,839**	**38,328**
Non-profit Saskatchewan Corporations on Register	5,034	4,973	4,763
Non-profit Extra-provincial Corporations on Register	42	40	39
Total Non-profit Corporations on Register	**5,076**	**5,013**	**4,802**
Saskatchewan Co-operatives on Register	1,193	1,133	1,143
Extra-provincial Co-operatives on Register	30	30	30
Total Co-operatives on Register	**1,223**	**1,163**	**1,173**
Saskatchewan Credit Unions on Register	209	209	212
Extra-provincial Credit Unions on Register	78	78	78
Total Credit Unions on Register	**287**	**287**	**290**
Total Business Names on Register	**27,444**	**26,722**	**26,309**
Totals	**71,565**	**71,024**	**70,902**

Register Status



Education & Marketplace Relations Branch

The Branch delivers marketplace education and information programs and resources across the province and proactively co-operates and problem-solves with industry and interest groups around marketplace issues and trends.

The Branch name was changed from Education and Communications to Education and Marketplace Relations to more accurately reflect the nature of the work with consumers, business and industry groups.

Education and information programs are designed to:

- increase the knowledge and awareness of both buyers and sellers with regard to their rights and responsibilities in the marketplace.
- improve consumer decision-making, resource management skills and consumer citizenship skills.

Public demand for programs continued to grow, demonstrating the importance of consumer/marketplace education and information in our complex and rapidly changing marketplace.

Education and Extension Activities

In order to provide Saskatchewan residents of all ages with learning opportunities and resources, the Branch has developed a number of programs combining creative, innovative approaches and extensive co-operation with community groups and the private sector. Program emphasis continues to be on training others (community professionals, industry representatives, etc.) to deliver programs directly to the public and specific target groups.

The Consumer Education Community Program

Volunteers provide direct delivery of consumer education programs on topics including money management, consumer law, advertising, financial planning, food buying and cutting costs skills. Programs are offered across the province.

With a complement of 75 active volunteers, the Department has been able to extend consumer education to many more citizens. Since the program was initiated, 1,252 programs have been delivered to 27,797 people.

During the year, training sessions and regular meetings as well as recognition events and a jamboree were held for the volunteers. A newsletter from the program co-ordinators serves as an ongoing information and ideas sharing vehicle for the volunteers. A Consumer Education Program Directory was developed to promote the program and recruit new volunteers.

The Department has responded to requests from provincial counterparts to provide detailed consultation on the program and copies of our Consumer Education/Extension Volunteers Policy and Procedures Manual. As well, copies of the manual were supplied to a number of government departments and the Red Cross.

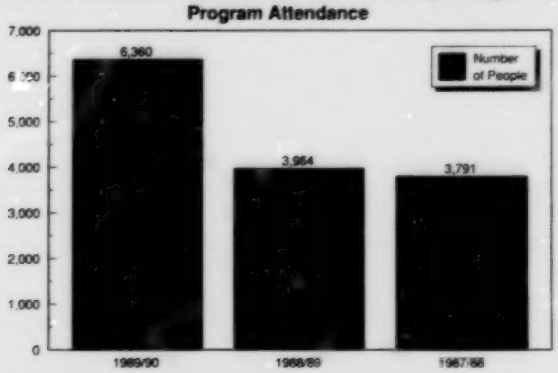
Consumer Education Community Program Locations 1989-90

1 Battleford
2 Birch Hills
3 Estevan
4 Gull Lake
5 Langan
6 Lloydminster
7 Maple Creek
8 Moose Jaw
9 North Portal
10 Oxbow
11 Prelate
12 Prince Albert
13 Regina
14 Saskatoon
15 Swift Current
16 Weyburn
17 Woodrow
18 Yorkton

NEW LOCATIONS

19 Broadview
20 Lemberg
21 Manor
22 Webb

The Consumer Education Community Program



The Life Insurance Education Project
This is a co-operative initiative with the Life and Health Insurance Industry, which uses life insurance sales people, trained by the Department, to provide courses to the general public.

Helping Professionals Program
This program expands the Branch's extension capabilities by identifying and training professionals who work with Department clients or targets to provide economic living skills educational resources and programs. This year the Branch trained: corrections workers; English as a Second Language instructors; Department of Justice probation officers and volunteers; Saskatchewan Assistance Program workers, and Student Financial Services counsellors with Saskatchewan Education.

Consumer Education/Plain Language Federal/Provincial Task Force
The Branch chairs the education sub-committee of the Consumer Education/Plain Language Federal/Provincial Task Force and is co-ordinating the development of five education modules (with the provinces and federal government) which will comprise the **Economic Living Skills for High School Students** Program. The program is directed at grades 10-12 students. A Consumer Education Advisory Committee made up of representatives from education, business and the consumer interest was established to provide Saskatchewan input to the project and assist with implementation.

Street Cents Project
A co-operative venture with CBC-TV, Halifax was undertaken to develop an entertaining and informative half hour show for young Canadians ages 8-14, titled "Street Cents". The central concepts are money management and effective functioning in the marketplace. The 13 part series aired in October 1989 and because of its high ratings has been repeated twice. The Department will co-operate in the new 26 part series which is being planned for 1990.

The consumer education magazine entitled **Street Cents: Marketplace Know How for Young People** developed by the Branch has been a resounding success. Permission was recently granted to Alberta Consumer and Corporate Affairs to reprint 100,000 copies of the magazine.

Business Education Advisory Committee
The Branch has a representative on this committee of Saskatchewan Education which is currently making recommendations for the new Business Education Curriculum for Saskatchewan schools.

Business Education 368
A course in Consumer/Economic Living Skills was taught at the University of Regina, Faculty of Education, Business Education.

Consumer Education for Adults and Special Needs Groups

Marketplace Living Skills for Low Income Residents
The Department in co-operation with Saskatchewan Social Services is developing a collection of basic education resources for low income Saskatchewan residents as well as an orientation/training program for government social workers and non-government organizations (NGOs). The topics included in the basic education resource material are: food buying, clothes buying, use of credit, banking, shopping skills, renting (rights and responsibilities), decision making, automated tellers, basic money management (tracking expenses, cheque cashing), and consumer assertiveness. An extensive needs assessment was undertaken and advisory committees were established in Regina and Saskatoon. In addition Consumer Corners containing collections of Department resources will be established in each of the 26 regional offices of Social Services as well as in community schools and key NGOs.

Literacy Project
In co-operation with Saskatchewan Education the branch has developed economic living skills education resources in newspaper format for adults who are improving their reading skills. A teacher activity guide accompanies the newspaper. After a comprehensive needs assessment was completed and an advisory committee struck, four editions of **The English Times** were published on: Food Shopping, Renting a Place, Buying a Used Car and Credit. The cost sharing of additional issues is being negotiated with other departments. The Department is also lending expertise to the Federal Centre for AIDS on literacy publications.

Consumer Survival Skills for Today
Revised copies of five consumer education teaching units for the Adult Basic Education Social Studies Curriculum were distributed to Adult Basic Education programs across the province as well as to a range of other "special education" groups in co-operation with Saskatchewan Education. This material is in high demand.

Choose to Conserve: The Consumer and the Environment
The Department in co-operation with Saskatchewan Environment and Public Safety, Saskatchewan Science and Technology and Saskatchewan Education developed a self-help education resource on the consumer and the environment. It is directed at individuals, students, families and business people. A supplement of classroom activities was also prepared for K-12 teachers. Draft copies were sent to provincial interest groups for input. A teacher in-service on the consumer and the environment was presented to 120 Regina teachers.

Resource Development
Work in the field continued for purposes of needs assessment, promotion of resources and services of the Department, promotion of consumer education and the testing and evaluation of developed resources.

New and existing resources are made available to individuals and groups across the province to a variety of targets: community and professional group leaders, educators, provincial associations, business groups, seniors, special needs groups and youth.

Examples of new resources include:
- **Money: Financial Planning for Retirement**
- **Marketplace Living Skills for Low Income Residents**
- **Our Services Brochure**
- *Protecting Your Farm Machinery Investment*
- New Home Warranty Program Brochure
- Consumer Corner Poster
- *Saskatchewan - 85 Years of Progress in the Marketplace* Poster
- Mortgage Amortization Factsheet
- **The English Times** - 4 editions on: Food Shopping, Renting, Buying a Used Car and Credit
- **Teaching: Living Skills and Dollar Bills** (bi-monthly)

Co-operative Programs with Industry and Interest Groups
The Branch is the formal liaison with the Consumers' Association of Canada (Saskatchewan) and handles ongoing communications as well as funding support.

In co-operation with the Consumers' Association of Canada and the grocery industry, the Branch is co-ordinating a project to determine consumer satisfaction with electronic pricing systems in grocery stores.

Communications Programs
The Branch initiated and provided programs to inform the public - consumers and business - on consumer and commercial issues of interest to them, as well as on Department programs and services. Communication programs were designed to address and clarify the changing issues of the Saskatchewan marketplace. Responsibility for the Department's media relations, print requirements and general communications strategies continued.

The Department's public newsletter, *The Consumer Times*, is produced four times a year and mailed to 14,000 subscribers. Lead articles included "Older Consumers Growing Force", "Building Consumer and Business Confidence", "Christmas Costs and Credit Cards" and "New Decade for Older Consumers".

An Education Issue of *The Consumer Times* was published and distributed to schools. The lead article was "1990 Is International Literacy Year".

The Business Corner, also a quarterly, features legislation, programs and government policies which may affect business operations as well as other current marketplace information. Approximately 5,500 individuals, co-operatives and businesses are on the mailing list for this newsletter. Articles included in this year's publications were "Better Protection for Insurance Consumers", "Commercial Services Help Business", "Telemarketing, Technology and Trade Practices" and "90's Challenge - Save Our Environment".

Of Consuming Interest, the Minister's monthly column, is redi-printed for pickup by Saskatchewan weeklies. It uses a question and answer format to help people prevent or solve marketplace problems. During the year a wide selection of topics such as Child Safety, Christmas Buying, Automated Tellers, and Radon Safety were covered.

Eleven (11) news releases were published on such topics as:

- Provinces Co-onerate on Financial Regulation
- Consumer Caution Urged
- New Literacy Newspaper Introduced
- Some Time Sharing Vacation Schemes Risky
- Saskatchewan Car Buyers Protected
- Mail Order Mortgage Advice Questioned
- A Challenge to Recycle
- Life Insurance Policy Holders Protected
- New Co-ops Act Proclaimed
- Better Business Bureau Week Feb. 4-10
- Schmidt Reports Consumer Compensation Figures for 1989

In addition, the Branch dealt with the media on 80 occasions by providing information, interviews, comments and discussion of pertinent topics.

"Consumer Week" in October gives consumers a special chance to learn money-saving skills and promotes better understanding between buyers and sellers. The theme "Building Consumer and Business Confidence" was used. The highlight of the week featured the ninth annual Consumer Award of Excellence ceremony. John McNamee of Regina was honoured for his many contributions to improving professional standards in the life insurance industry and to better consumer education.

Two other communication activities hosted by the Minister were recognition dinners held for the Insurance Councils and for the Saskatchewan Real Estate Association.

Plain Language

The Branch represents Saskatchewan on a Federal/Provincial Plain Language Task Force. Cabinet recently approved the development and implementation of a government-wide program which will be co-ordinated by the Branch.

Support Services

The Branch provided ongoing support to the Minister's office, Deputy's office and other Branches in the Department in the form of speaking notes, speeches, communication strategies projects, quarterly Department accomplishment papers and the Annual Report, photographic services, editorial and public relations consultations as well as the co-ordination of news conferences and other events or occasions.

Consumer Information Centre

The Consumer Information Centre (CIC), located in Regina, is a central clearing house of educational resource materials for teachers, consumers, businesses, community groups and professional organizations across the province. The Centre continues to be the public's point of contact for Department publications, consumer/commercial education resources and marketplace information.

Marketplace Information Service

The Branch continues to supply updates to public and regional libraries (20 in all) for their consumer information files. The Consumers' Association of Canada (Saskatchewan) was also provided with an information base and updates. This approach makes marketplace information available to Saskatchewan residents through the library distribution mechanism or by a self-help system at the Consumer Information Centre. The focus of the information base has shifted to include more issues and trends.

Enhancement of the Consumer Education Collection
New print and audio-visual materials were identified, ordered and integrated into the consumer education collection.

The number and variety of resources available on loan provide valuable assistance to teachers and group leaders. During the year the CIC lent 1,812 education resources (films, kits, videos) to educators across the province.

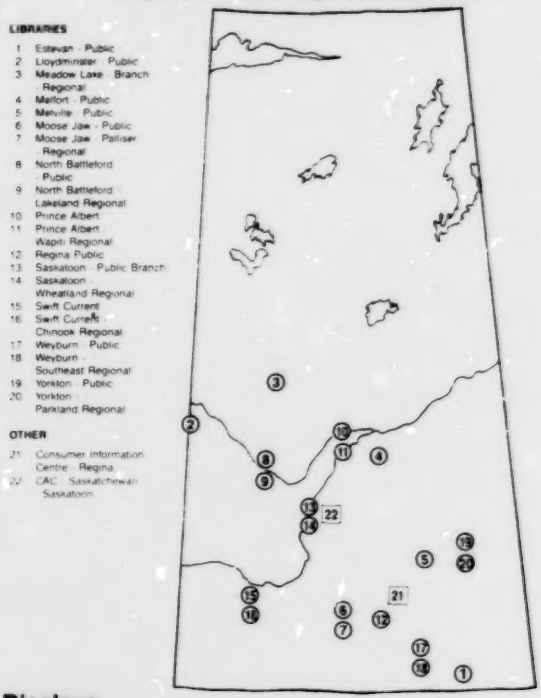
Consumer Corners
Consumer Corners have been established in 24 locations across the province including libraries, community schools, Salvation Army and Safe Shelter. Collections of Department-produced resources are supplied to these centres making information available to a wider range of Saskatchewan residents.

Mobile Display
This display collection for educators (a core of economic living skills/consumer education materials) was promoted with the Department of Education regional offices, superintendents, school boards and teachers, universities, community colleges, and technical schools. It allows educators to examine a variety of materials so items can be recommended for purchase within schools. The display was circulated to: University of Saskatchewan, University of Regina, Regina Board of Education, Northern Education Office (LaRonge), Evan Hardy Collegiate (Saskatoon), and the following school divisions: Buffalo Plains (Regina), Davidson, Long Lake (Watrous), Thunder Creek (Moose Jaw), Swift Current, Melfort, Weyburn, Indian Head, Shamrock (Foam Lake) and North Battleford.

Distribution of Materials
Distribution of Department-produced material is ongoing through Branch programs (workshops and seminars, Consumer Education Community Program, Consumer Corners, teachers in-services, marketplace information mail-outs, library extension, displays and direct requests) and through the use of the Branch's comprehensive mailing list of client groups, agencies and key individuals.

During the year the total number of materials distributed to the public through programs, mailouts and in response to requests was 422,127 items.

Locations for Department Marketplace Information


LIBRARIES
1 Estevan - Public
2 Lloydminster - Public
3 Meadow Lake - Branch - Regional
4 Melfort - Public
5 Melville - Public
6 Moose Jaw - Public
7 Moose Jaw - Palliser - Regional
8 North Battleford - Public
9 North Battleford - Lakeland Regional
10 Prince Albert
11 Prince Albert - Wapiti Regional
12 Regina Public
13 Saskatoon - Public Branch
14 Saskatoon - Wheatland Regional
15 Swift Current
16 Swift Current - Chinook Regional
17 Weyburn - Public
18 Weyburn - Southeast Regional
19 Yorkton - Public
20 Yorkton - Parkland Regional
OTHER
21 Consumer Information Centre - Regina
22 CAC - Saskatchewan - Saskatoon

Displays
Displays were provided on the following occasions:
- Adult Basic Education Conference (North Battleford)
- Saskatchewan Home Economics Teachers Association Convention (Rosetown and Kenosee)
- Seasonal/Topical displays in Consumer Information Centre for general public.
- Symposium About Families
- Lifestyles 89 Exposition (Regina and Saskatoon)
- Family Foundation Forum (Hudson Bay)
- Festival of Families (North Battleford)
- Saskatchewan Human Services Association (Saskatoon)
- Safety Display in Co-operation with Consumer and Corporate Affairs Canada (Regina)
- Facilitator Jamboree (Regina)
- Facilitator in-service displays (Regina)

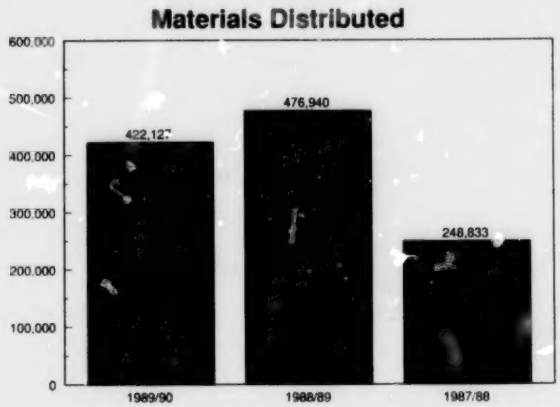
Groups from the University of Regina, the Bridging Program, SIAST English as a Second Language students, newly trained Department Facilitators, as well as numerous teachers/educators toured the Consumer Information Centre.

Statistics

Branch Services	1989-90	1988-89	1987-88
Number of Education/Extension Programs	288*	185*	220*
Marketplace Information Requests	2,337**	2,253**	5,441
Resource Material Loans	1,812	2,212	2,358
Number of Department Resource and Information Materials Distributed	422,127	476,940	248,833**

* Includes Consumer Education Community Program, CIC tours and other sessions conducted by staff.

* * Reflects phasing out of direct product information to the public.



Film Classification Board

Under the authority of **The Film and Video Classification Act**, the Film Classification Board classifies all films (motion pictures) intended for public viewing and all videocassettes rented or sold through retail outlets in Saskatchewan.

The legislation calls for the following classification categories for both pictures and video materials.

GENERAL
Material is suitable for all ages. The videocassette color sticker is **green.**

PARENTAL GUIDANCE
(Suggested) Material may be of more mature content than "General". Parental guidance is suggested, but children are permitted unsupervised access. Videocassettes have a **yellow** sticker.

PARENTAL ACCOMPANIMENT
(Required) Persons under 14 years of age must be accompanied by a parent. The material contains more graphic and intense scenes and language. All video material in this classification has an **orange** sticker.

RESTRICTED
Only persons 18 years of age or older may view these films in a public theatre or buy or rent these materials at a video retail outlet. Graphic scenes and/or language are contained in these materials. "Restricted" videocassettes are identified with a **red** sticker.

In addition to the classification, information captions may be used to describe the content of film and video material:

Violence
Brutal Violence
Frightening Scenes
Horror
Sexual Content
Explicit Sex
Nudity
May Offend Some
Coarse Language
Mature Theme
Not Suitable for Children

For the past four years, the video industry has been required to sticker its products with colour-coded classification symbols. To assist with this process, the Board made catalogues listing titles, classification symbols and information captions available to each of the registered video outlets.

The monthly mailouts listing new films classified by the Board continue to be sent to the registered movie theatres across the province.

The Board also:

- revised the catalogue of videocassette titles, with periodic updates;
- sent information to all theatres, video retailers and wholesalers and distributors;
- reviewed advertisements by theatres;
- conducted field visits throughout the province to evaluate effectiveness of programs, and;
- continued sending out posters, factsheets and brochures to existing and new businesses involved in film and video material.

Due to the recent growth of adult (XXX) video outlets the Board has directed much of their efforts to monitoring this area. This includes the viewing and classification of the product and ensuring the entry to these premises is restricted to persons 18 years of age and over.

The Board has also held discussions with other provincial jurisdictions about joint classification of material and sharing of these classifications.

During the year under review, the Film Classification Board classified a total of 196 films and 1,795 videocassettes for a total of 1,991 items.

In addition, 116 films were classified by documentation (special status, one-time viewing).

Films and Video Materials Viewed under The Film and Video Classification Act.

	1989-90		1988-89		1987-88	
	Films	Video Materials	Films	Video Materials	Films	Video Materials
General	10	*	10	*	6	1,380
Parental Guidance	84	*	79	*	75	906
Parental Accompaniment	77	*	77	*	70	374
Restricted	25	*	48	*	46	230
Disapproved	0	32	0	0	0	24
Total	**196**	**1,795**	**214**	**1,806**	**197**	**2,914**

* Totals by category not available

Licensing and Investigation Branch

The Licensing and Investigation Branch administers the following legislation:

The Agricultural Implements Act
The Auctioneers Act
The Cemeteries Act
The Collection Agents Act
The Consumer Products Warranties Act
The Co-operatives Act (until July, 1989)
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985
The Direct Sellers Act
The Guarantee Companies Securities Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

Consumer complaints are mediated between buyer and seller to arrive at a mutually satisfactory resolution of the problem. The majority of justified consumer complaints are satisfactorily resolved through mediation. Practical advice is given both before and after the purchase has been made. Enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems are also handled.

Licensing

The Branch receives, processes and issues licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute, and can take remedial action against sellers who do not comply with the statutes or those who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. A penal bond is not required under **The Real Estate Brokers Act, 1987**; however, contributions to the Real Estate Compensation Fund are a prerequisite to registration and provide protection similar to that provided by a penal bond.

Bonds which were forfeited under various licensing statutes are now held by the Branch. During the year, bond monies were paid out and/or court judgements satisfied totalled $150,079.92.

The Branch is responsible for the enforcement of the licensing statutes.

Complaints of non-compliance of licensing requirements are also investigated. Regular audits and field work are done by auditors and investigative staff.

Working with Industry

Amendments to **The Saskatchewan Insurance Act** allowed the Lieutenant-Governor-in-Council to set up insurance councils, a new direction in self-administration by industry groups.

The General Insurance Council, Hail Council and Life Council have been established and operating since 1986 and are working well.

The Prepaid Funeral Services Act was proclaimed in 1987 and established an industry self-administration Council to register and monitor that segment of the funeral services industry and provide rescission rights and trust provisions to consumers. The Council is working well.

The Real Estate Brokers Act, 1987 established the Saskatchewan Real Estate Commission. This Commission has the responsibility of registering real estate brokers and salespersons in the province, administering the compensation fund and overseeing the general practices of the industry. An appeal of Commission's decisions can go to the Superintendent of Insurance and ultimately to the courts. The Commission's bylaws (their operational authority) are filed with the Lieutenant-Governor-in-Council, who has the power to refuse or change the bylaws, thereby retaining ultimate government control over the Commission. The Commission was fully operative as of June, 1988 and is working well.

Enforcement

Under **The Agricultural Implements Act** there was 1 conviction.

Under **The Collection Agents Act** there were 2 convictions.

Under **The Direct Sellers Act,** there were 9 convictions and 85 rescission rights enforced. Under **The Pyramid Franchises Act** there was 1 rescission right enforced.

Under **The Sale of Training Courses Act** there were 6 convictions and 3 rescission rights enforced.

Audits, Inspections and Reviews

Statute	Number
The Agricultural Implements Act	207
The Cemeteries Act	7
The Collection Agents Act	9
The Co-operatives Act	4
The Credit Union Act, 1985	267
The Mortgage Brokers Act	4
The Motor Dealers Act	281
The Prepaid Funeral Services Act	5
The Saskatchewan Insurance Act	73
The Trust and Loan Corporations Act	52

Agricultural Implements Board

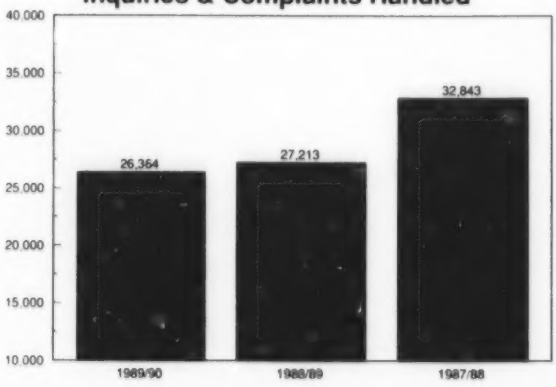
Under **The Agricultural Implements Act**, the Board works to ensure the availability of repair parts and service for agricultural implements.

During the year, 102 distributors (representing 213 manufacturers) were registered in Saskatchewan. Inspections of 207 distributors'/dealers' facilities were completed. There were 606 dealers licensed and 63 licences were terminated during the year. A total of 91 complaints regarding agricultural implements were received from farmers, dealers and distributors.

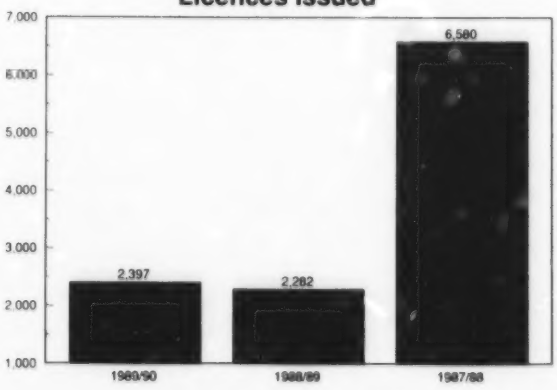
The Board continued to survey the major parts depots in Saskatchewan. The depots continued to fill parts orders at a high percentage rate.

One application for compensation was received and dealt with.

Inquiries & Complaints Handled



Licences Issued



Statistical Summary

ACT	No. of Licenses Issued			Licences in Effect
	87/88	88/89	89/90	
The Auctioneers Act				
Auction Sales Company	114	61	50	237
Auctioneers	36	19	24	106
The Cemeteries Act				
Cemetery Owners	8	8	7	8
Cemetery Salespersons	63	49	33	25
The Collection Agents Act				
Agents	7	19	10	24
Collectors	65	64	70	125
The Credit Reporting Agencies Act				
Agencies	1	0	4	10
The Direct Sellers Act (Year-End - March 31)				
Vendors	353	68	96	392
Salespersons	1,645	627	839	1,445
The Investment Contracts Act				
Companies	1	-	-	-
Salespersons	176	2	-	-
The Motor Dealers Act				
Dealers	150	143	299	726
The Mortgage Brokers Act	2	2	1	1
The Pyramid Franchises Act				
Franchisors	20	18	15	14
The Real Estate Brokers Act				
Brokers	459	10	-	-
Salespersons	2,640	302	-	-
The Sale of Training Courses Act				
Vendors	5	6	13	24
Salespersons	20	16	48	47
The Saskatchewan Insurance Act				
Insurers	7	10	14	313
The Trust and Loan Corporations Act				
Companies	103	97	97	93
The Agricultural Implements Act				
Dealers	696	631	669	606
Distributors	9	124	108	102
Total	**6,580**	**2,276**	**2,397**	**4,298**

Policy and Legislative Services Branch

Mission Statement: Resources for Effective Decision-Making

On March 28, 1990, the Branch name was officially changed from Policy and Planning to the Policy and Legislative Services Branch. The new name better reflects the Branch's activities. The Branch provides support and advisory services to the Department in a number of areas including policy and issue analysis, and coordinating regulatory and legislative changes. A major responsibility of the Branch is to assist program managers and the Deputy Minister through policy development, planning and research. The Branch maintains ongoing contact with consumer and industry groups on regulatory and policy issues that affect them.

During the past year, the Branch analyzed and held consultation on such issues as the federal proposal on regulating financial institutions and services, reform to the Bankruptcy Act and the federal Goods and Services Tax (GST). The Branch provided policy support to the Minister and Deputy Minister in meetings with their federal and provincial counterparts and participated in a number of federal-provincial working groups.

Other Branch activities during the past year include:

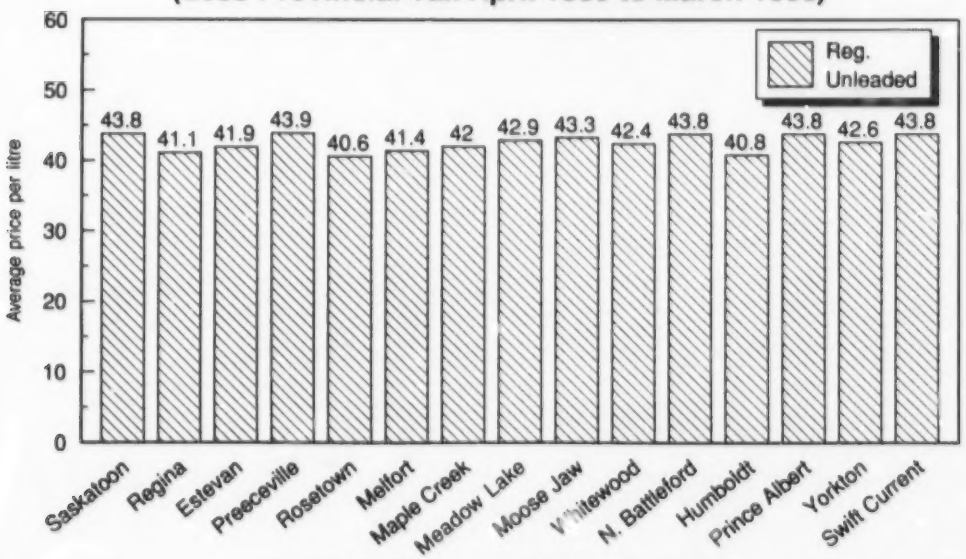
- monitoring a variety of indicators such as provincial gas prices (see graph) and the Consumer Price Index (CPI) for the province.
- conducting a survey of media reporting on consumer-related financial issues.
- analysis and research of trade practices legislation, credit disclosure issues and consumer protection in the event of insurer insolvency.
- consultation with financial industry regarding development of financial planners legislation.

The Branch coordinated changes or carried out work related to the following Acts and Regulations during the past year:

The Co-operatives Act, 1989
The Cost of Credit Disclosure Act
The Credit Union Act, 1985 and Regulations
The Saskatchewan Gaming Commission Act
The Names of Homes Act
The Agricultural Implements Act
The Auctioneers Act (Regulations)
The Saskatchewan Insurance Act (Regulations)
The Trust and Loan Corporations Act (Regulations)

CCA Average Survey Gas Price

(Less Provincial Tax April 1989 to March 1990)



Source: CCA Monthly Gas Price Survey Database

Regional Office

The Saskatoon regional office operates as the delivery system for two Department programs.

- general enquiries and consumer complaint handling (Licensing and Investigation Branch)
- education, extension and communications services (Education and Marketplace Relations)

Annual statistics regarding the programs delivered from the Saskatoon office are included in reports from each Branch.

1871 Smith Street
Regina
S4P 3V7
Phone: 787-5550

122 - 3rd Avenue North
Saskatoon
S7K 2H6
Phone: 933-5725

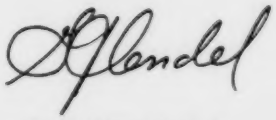
John McNamee of Regina accepting the 1989 "Consumer Award of Excellence".

Auditor's Report

To the Members of the Legislative Assembly
of Saskatchewan

I have examined the balance sheet of the Agricultural Implements Board as at March 31, 1990 and the statement of revenue, expenditure and reserve fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at March 31, 1990 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.



Regina, Saskatchewan
July 10, 1990

G. F. Wendel, C.A.,
A/Provincial Auditor

Statement 1

Agricultural Implements Board
Balance Sheet
As at March 31

	1990	1989
ASSETS		
Cash	$10,911	$ 6,604
Short term investments (at cost which approximates market) (Schedule 1)	77,641	76,890
Accounts receivable	3,600	561
	$92,152	$84,055
LIABILITIES & FUND BALANCE		
Accounts payable	$ —	$ 2,530
Reserve Fund (Statement 2)	92,152	81,525
	$92,152	$84,055

(See accompanying notes to the financial statements)

Statement 2

Agricultural Implements Board
Statement of Revenue, Expenditure and Reserve Fund
Year Ended March 31

	1990	1989
Revenue		
Assessment levies	$ 4,144	$ 5,019
Interest income	10,306	7,691
	14,450	12,710
Expenditure:		
Compensation payments	2,955	820
Investigations and hearings	868	2,530
Miscellaneous	—	13
	3,823	3,363
Excess of revenue over expenditure	10,627	9,347
Reserve Fund, beginning of year	81,525	72,178
Reserve Fund, end of year — to Statement 1	$92,152	$81,525

(See accompanying notes to the financial statements)

Agricultural Implements Board
Notes to the Financial Statements
March 31, 1990

1. **Accounting Policy**
   The accounts are maintained on the accrual basis of accounting.

2. **Authority**
   The Agricultural Implements Board is continued under The Agricultural Implements Act. Under this Act, a fund known as the Agricultural Implements Compensation Fund, through which all transactions reflected in these statements are conducted, is continued:

   a. to pay compensation to farmers;

   b. to defray the expenses of investigating and hearing claims for compensation under this Act; and

   c. to maintain a reserve fund to pay compensation that may become payable in the future.

3. **Costs Borne by Related Parties**
   Administration costs other than those in respect of investigations and hearings have been absorbed by various departmental appropriations and are therefore not reflected in these financial statements.

Schedule 1

Agricultural Implements Board
Schedule of Short Term Investments
Year Ended March 31, 1990

	Balance April 1, 1989	Additions	Disposals	Balance March 31, 1990
Provincial — Ontario Hydro, Promissory note. Due July 10, 1989 Price 96.11283 at 12.1%	$76,800	$ —	$76,890	$ —
Richardson Greenshields Sanwa Bankers Acceptance, Due October 10, 1989, Price 97.01667 at 12.2%	—	77,613	77,613	—
Scotia McLeod, Bank of Nova Scotia Acceptance, Due January 2, 1990, Price 97.25159 at 12.28%	—	77,801	77,801	—
Barclay's Bank Barclay's Bank Banker's Acceptance Due April 4, 1990 Price 97.05175 at 12.32%	—	77,641	—	77,641
	$ 76,890	$233,055	$232,304	$ 77,641